## NOTICE OF SUSPENSION(S) (By Consent)

ADB 170-87; ADB 11-88

Reginald L. Norris, P-18342, Grand Rapids, MI by stipulation of the parties that orders of suspension issued by the Allegan Hearing Panel and the Muskegon Hearing Panel of the Attorney Discipline Board should run consecutively.

- 1) Suspension thirty days; Effective August 15, 1989 (ADB 170-87).
- 2) Suspension 121 days; Effective September 14, 1989 (ADB 11-88).

Formal Complaint 170-87 alleged that the respondent was retained to represent a client in a divorce action and that the client received proceeds of the settlement of an accident claim during she course of that representation. It was alleged that the respondent borrowed the sum of \$31,500 from his client in return for a promissory note calling for repayment in sixty days with interest at the rate of eleven percent per year. The Allegan County Hearing Panel concluded that the respondent failed to advise his client to seek independent legal or financial advice. The panel further found that respondent■s advice was affected by his own financial interests. Finally, the panel characterized the respondents issuance of non-sufficient checks in the amount of \$1000 each to his client in June 1985 and October 1985 as ■technical violations
■. The respondent's conduct was found to be in violation of MCR 9.104(2-4,6) and Canons 1 and 5 of the Code of Professional Responsibility, DR 1-102(A)(1.6) and DR 5-104(A). The hearing panel issued an order suspending the respondent from the practice of law for a period of thirty days.

The allegations of Formal Complaint 11-88 were considered by the Muskegon Hearing Panel which concluded that the respondent was retained by a client for the purpose of collecting the proceeds of an insurance policy on the life of her husband. The panel found that, following respondent s receipt of the insurance company check in April 1987, he solicited a loan from his client in the amount of \$30,000. The panel concluded that the business transaction between the respondent and his client fell short of the highest standards of conduct in that the promissory note was incompetently drafted, called for a usurious rate of interest and was loan. Respondent conduct was found to be in violation of MCR 9.104(2-4) and Canons 1 and 9 of the Code of Professional Responsibility, DR 1-102(A)(6) and DR 9-102(B)(4). Following a separate hearing on discipline, the panel ordered that the respondent be suspended for 121 days.

Both orders of discipline were appealed to the Attorney

Discipline Board by the respondent and the Grievance Administrator. In accordance with a stipulation filed by the parties July 25, 1989, the petitions for review filed by both parties were withdrawn and the parties agreed that the orders of suspension should be served consecutively. Total costs were assessed in the amount of \$1280.79.